

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Steven M. H. WALLMAN  
Serial Number : 10/627,646  
Filed : July 28, 2003  
For : METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR  
: SMALLER INVESTORS OR OTHERS TO CREATE AND  
: MANAGE A PORTFOLIO OF SECURITIES OR OTHER ASSETS  
: OR LIABILITIES ON A COST EFFECTIVE BASIS  
Art Unit : 3696  
Examiner : Mr. Hao Fu

Honorable Assistant Commissioner for Patents  
Washington, D.C. 20231

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office action mailed on May 26, 2009 ("Office action"), Applicant respectfully requests reconsideration of the application in light of the following amendments and remarks.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 7 of this paper.